

Debtor1 Mark T Kresak

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Debtor 2 Jennifer L Kresak
(Spouse, if filing)United States Bankruptcy Court for the : WESTERN District of Pennsylvania
(State)Case number 19-70739-JAD

Form 4100R

Response to Notice of Final Cure

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: U.S. Bank Trust Company, National Association,
as Trustee, as successor-in-interest to U.S. Bank National Association,
not in its individual capacity but solely in its capacity as Indenture
Trustee of CIM Trust 2021-NR1

Court claim no. (if known): 23-1**Last 4 digits** of any number you use to identify the debtor's account: 3636**Property address:** 1431 OBERLIN STREET
Number StreetJOHNSTOWN, PA 15905
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full amount required to cure the prepetition default on the creditor's claim
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage

Check one:

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 02 / 14 / 2025
MM/DD/YYYY

- ☐ Creditor states that the debtors are not current on all postpetition payments consistent with § 1322 (b)(5) of the Bankruptcy Code, including all fees charges expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ _____
- b. Total fees, charges, expenses, escrow and costs outstanding: + (b) \$ _____
- c. Total. Add lines a and b. (c) \$ _____

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

MM/ DD/ YYYY

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 First Name Middle Name Last Name Case Number (if known) 19-70739-JAD

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☒ all payments received;
☒ all fees, costs, escrow, and expenses assessed to the mortgage; and
☒ all amounts the creditor contends remain unpaid

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim

Check the appropriate box:

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

x /s/ Rosa Selmani
 Signature

Date 02/11/2025

Print Rosa Selmani
 First Name Middle Name Last Name

Title Authorized Agent

Company Robertson, Anschutz, Schneid, Crane & Partners, PLLC

If different from the notice address listed on the proof of claim to which this response applies:

Address 130 Clinton Rd #202
 Number Street

Fairfield NJ 07004
 City State ZIP Code

Contact 470-321-7112

Email rselmani@raslg.com

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
JOHNSTOWN DIVISION**

IN RE:

**CASE NO.: 19-70739-JAD
CHAPTER 13**

**Mark T Kresak,
Debtor,**

**Jennifer L Kresak,
Joint Debtor.**

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on February 11, 2025, I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via United States Mail to the following:

Mark T Kresak
1431 Oberlin Street
Johnstown, PA 15905

Jennifer L Kresak
1431 Oberlin Street
Johnstown, PA 15905

And via electronic mail to:

Glenn R. Bartifay
2009 Mackenzie Way
Suite 100
Cranberry Township, PA 16066

Trustee
Ronda J. Winnecour
Suite 3250, USX Tower
600 Grant Street
Pittsburgh, PA 15219

U.S. Trustee
Office of the United States Trustee
1000 Liberty Avenue
Suite 1316
Pittsburgh, PA 15222

By: /s/ Long-Giang Nguyen

Email: petnguyen@raslg.com